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LAW OFFICES OF  
**FAY KAPLUN & MARCIN, LLP**  
INTELLECTUAL PROPERTY LAW

150 BROADWAY, SUITE 702  
NEW YORK, NEW YORK 10038  
PHONE: (212) 619-6000  
FAX: (212) 208-6819  
WWW.FKMIPLAW.COM

**FACSIMILE COVER SHEET**

**FAX NO** : (571) 273-8300  
**TO** : Commissioner for Patents  
Mail Stop: Amendment  
**FROM** : Michael J. Marcin, Esq. of Fay Kaplun & Marcin, LLP  
**DATE** : November 29, 2005  
**SUBJECT** : U.S. Patent Appln. Serial No. 09/680,923  
for *System and Method for Managing Risk and Opportunity*  
Our Ref.: 40108/00101

**NUMBER OF PAGES INCLUDING COVER : 6**

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**MESSAGE:**

Please see attached.

Thank you.

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NOV 29 2005

[40108/00101]

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Inventor(s) : Bechhofer et al.  
Serial No. : 09/680,923  
Filing Date : October 6, 2000  
For : System and Method for Managing Risk and Opportunity  
Group Art Unit: : 3623  
Examiner : Susanna M. Meinecke Diaz

Mail Stop: Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

<b><u>Certificate of Facsimile</u></b>	
I hereby certify that this correspondence is being transmitted via facsimile to:	
Mail Stop: Amendment Commissioner for Patents Alexandria, VA 22313-1450 (571) 273-8300	
By: 	Date: November 29, 2005
Michael J. Marcin, Reg. No. 48,198	

**TRANSMITTAL**

In response to the Notice of Non-Responsive Reply mailed September 29, 2005 and the Requirement for Information attached to the Non-Final Office Action mailed on June 28, 2005, transmitted herewith please find a Response for filing in the above-identified application. Applicants request a one (1) month extension. Please charge the Deposit Account of Fay Kaplun & Marcin in the amount of \$120.00. The Commissioner is hereby authorized to charge any additional fees required to the Deposit Account of Fay Kaplun & Marcin, LLP No. 50-1492. A copy of this paper is enclosed for that purpose.

Respectfully submitted,

Dated: November 29, 2005

By:   
Michael J. Marcin, Reg. No. 45,559

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Fay Kaplun & Marcin, LLP  
150 Broadway, Suite 702  
New York, New York 10038  
Tel: (212) 212-619-6000

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**RESPONSE TO REQUIREMENT FOR INFORMATION**

In response to the Notice of Non-Responsive Reply mailed September 29, 2005, and the Requirement for Information attached to the Non-Final Office Action mailed June 28, 2005 in the above-identified application, please consider the following remarks: